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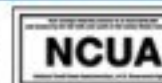
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THINGS
TO
KNOWWELCOME TO
METRO BOSTON

JOVAN ALFORD, SPORTS EDITOR

For a second consecutive week, the New England Patriots have lost on the road, this time to the Pittsburgh Steelers, 17-10. It was not an easy game for the Pats, despite starting out with a big passing play between quarterback Tom Brady and wide receiver Chris Hogan to give them an early score. But that would be the only touchdown by New England as Pittsburgh did a great job running the ball and controlling the pace. With the loss, New England will have to wait another week to clinch a playoff berth and the AFC East. **For more on this game, please check out Page 12 and metro.us.**

NEW BREXIT VOTE WOULD
'BREAK FAITH,' SAYS MAY

Prime Minister Theresa May will state her opposition to a second Brexit referendum on Monday, telling parliament such a vote would "break faith" with British people and do "irreparable damage" to politics. With May facing deadlock in parliament over her deal to leave the European Union and the bloc offering little in the way of concessions to win lawmakers over, more politicians are calling for a second referendum to break the impasse. But May and her ministers have ruled out a new ballot, saying it

would deepen already ugly divisions over Britain's biggest decision since World War II and betray voters who narrowly backed leaving the E.U. at a 2016 referendum. That increases the risk of Britain leaving without a deal in less than four months, a scenario some businesses fear would be catastrophic for the world's fifth-largest economy. "Let us not break faith with the British people by trying to stage another referendum," May will tell lawmakers, according to extracts of her speech released in advance.

MORE THAN 40 HURT IN
JAPAN BAR EXPLOSION

More than 40 people were injured in an explosion on Sunday at a bar in Sapporo in northern Japan, Kyodo news agency reported. There was no immediate word on the cause of the blast, which the agency said had caused a number of buildings to collapse. Kyodo said one person was in critical condition. Video of the incident posted on social media showed flames and dark smoke billowing into the night sky and people scrambling to safety beside a street strewn with debris and

shattered glass. Police and firefighters worked to get the site under control, fighting flames and smoke, and warned people in the neighborhood of the possibility of another explosion, the agency reported. "I heard a bang which sounded like thunder, and my condo was shaken," a man who lives nearby was quoted as saying by the Japan Times. Eyewitnesses reported smelling gas in the area following the explosion, which Kyodo said happened at 8:30 p.m.

BRADLEY RECEIVES JERSEY PRIOR TO
LIVERPOOL VS MANCHESTER UNITED

3 Boston Red Sox star Jackie Bradley Jr. receives a personalized Liverpool shirt before Sunday's Premier League match against Manchester United. Liverpool won the match, 3-1.

CHINA GRANTS CONSULAR
ACCESS TO DETAINEE

4 Canadian diplomats received consular access on Sunday to the second of two men detained by China over the past week, Canada's foreign ministry said in a statement that gave few details. John McCallum, Canada's ambassador to Beijing, met Michael Spavor, the statement said. Spavor and Michael Kovrig were both picked up after Canada arrested a senior Chinese executive on a U.S. extradition request. Canadian Prime Minister Justin Trudeau — who said on Friday the detentions were unacceptable — told CTV his government

was taking the situation very seriously. "We have engaged with the Chinese officials to determine what exactly conditions are they being detained under? Why are they being detained?" he said in an interview aired on Sunday. McCallum met Kovrig for the first time on Friday. U.S. Secretary of State Mike Pompeo said on Friday that China should free the two men. Spavor, a businessman, and Kovrig, a former diplomat, were detained after Canadian police arrested Huawei Technologies Co. Ltd.'s chief financial officer, Meng Wanzhou, on Dec. 1.

VINE CO-FOUNDER COLIN
KROLL FOUND DEAD

5 HQ Trivia and Vine co-founder Colin Kroll was found dead in his Manhattan apartment of an apparent drug overdose at the age of 35. According to the New York Post, Kroll's body was discovered by police early Sunday morning. An unnamed girlfriend of Kroll's called police after she couldn't get in touch with him and became concerned. The Post also reported that police and Kroll's girlfriend paid a visit to Kroll's home on Spring Street in SoHo, where they found him unresponsive in the bedroom.

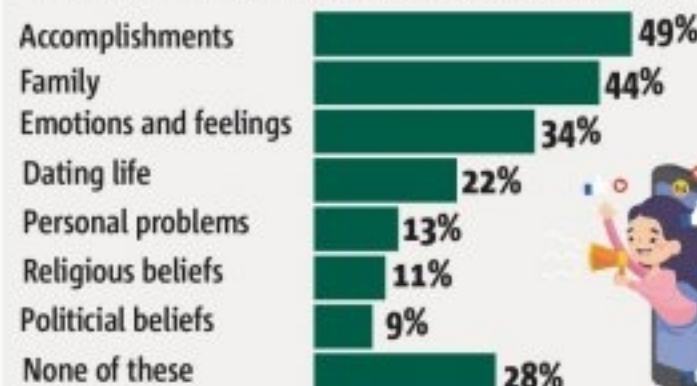
According to the New York Daily News and other outlets, drug paraphernalia were found inside the apartment. Kroll was pronounced dead at the scene. Kroll was named CEO of HQ Trivia this past September following co-founder Rus Yusupov's move to the position of chief creative officer. He was previously employed at Twitter following the company's purchase of Vine. He was fired in 2014 reportedly due to a "hostile management style."

SARAH LUOMA

STATS

BRAGGING AND BOASTING
ON SOCIAL MEDIA

It's no secret that teenagers spend a lot of time on social media, but what they're actually doing there can be a bit of a mystery to grown-ups. A recent report looked into what teenagers are posting about on social media (by % of U.S. teens who say they post about the following).



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NEWS

Child homelessness now addressed on 'Sesame Street' through Lily

Lily faces the challenges of not having a permanent home.



KRISTIN TOUSSAINT
kristin.toussaint@metro.us

Though she's got bright pink skin and a lavender nose, 7-year-old Lily still has something in common with a staggering number of New York City children: She's homeless. And now, she's the first Muppet on "Sesame Street" to shed a light on the issue.

Child homelessness is a growing issue, experts say. One out of every 10 students in New York City experienced homelessness in the 2017-18 school year. In 2015, more than 20,000 children under the age of 6 were in the New York City Department of Homeless Services shelter



Sofia and Lily, the first homeless character on "Sesame Street." PROVIDED BY SESAME STREET IN COMMUNITIES

system at some point.

Nationwide, the number of homeless children has swelled to 2.5 million, with nearly half under the age of 6.

"The sad truth is when people think of homelessness in America, they don't think of the face of

a child under 6, but that is in fact the majority of those who are homeless," said Kate Barrand, president and CEO of Horizons for Homeless Children.

Horizons for Homeless Children is a Massachusetts-based nonprofit that works to improve

the lives of young homeless kids. "Sesame Street" reached out to the organization, asking them to help create content around Lily and the topic of child homelessness.

Some of the material, like articles and resources for adults, is for the Ses-

ame Street in Communities program specifically, which works with community providers, parents and caregivers.

"What they're really trying to do is help to make accessible information to people who are in the field, providing shelter to families; [teachers] who are finding they have homeless children in their classrooms; and anybody who is part of the support system for homeless families," Barrand said. "This is designed to support them in their work."

In videos, Lily and Sofia, a real-life person who works at a local community center in the "Sesame Street" world, play a game to show that Lily is surrounded by love and learn about the benefits of talking about their feelings. After Lily's family finds permanent housing, she demonstrates "survi-

vor's pride" and shares one of her coping strategies with Elmo.

"We know children experiencing homelessness are often caught up in a devastating cycle of trauma," said Sherrie Westin, president of Global Impact and Philanthropy at Sesame Workshop, in an email. "We want to help disrupt that cycle by comforting children, empowering them, and giving them hope for the future. We want them to know that they are not alone and home is more than a house or an apartment — home is wherever the love lives."

Lily isn't a completely new "Sesame Street" character. She appeared in the show seven years ago as a character struggling with food insecurity. This is a common experience, Barrand said, for many homeless children. For more, go to metro.us.

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Newbury College to close after Spring 2019 semester

Newbury College has announced it will be closing its doors at the end of the Spring 2019 semester. The liberal arts college, which opened in 1962, is closing due to financial issues.

News of the closure was announced on Newbury College's website by President Joseph Chillo on Friday.

Newbury College is the second area college to announce it will shut down following Mount Ida College's recent closure, in May.

"The Board of Trustees and I have concluded that it is in the best interests of our students, prospective students, faculty and staff to notify them immediately, so they can make the best decisions for their future," Chillo shared.

He added: "Accordingly, we are providing this notice, before we are legally required to do so, because it is the right



FACEBOOK

thing to do."

Gov. Charlie Baker also weighed in on Newbury College's upcoming plans to close next year.

"I appreciate the fact that Newbury College has been pretty active in their discussions with people at the Board of Higher Education on the challenges they face and that they are trying, I believe, in good faith, to make this announcement early enough so that existing students and prospective students have options and possibilities with respect to

the decisions they make, and to give faculty and staff time to plan as well," Gov. Charlie Baker said on Friday following the announcement.

Following the news of its upcoming closing, Newbury College is currently working with the Board of Higher Education and its current students to help them explore and transition to new colleges and universities.

Newbury College has a current enrollment of roughly 600 students with an annual tuition of \$34,000. SARAH LUOMA

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LIFESTYLE

'Christmas Cookie Challenge' host shares his favorite holiday recipe

Bake up Eddie Jackson's toasted-coconut brownies for the holidays this year.



MATT JUUL
mattjuul@metro.us

If you want to try something a bit different for your holiday celebration this year, try baking up a batch of Food Network star Eddie Jackson's delicious toasted-coconut brownies.

"I love making these toasted-coconut brownies during the holidays and the way my house smells when I make this recipe," the "Christmas Cookie Challenge" host tells Metro. "What's not to like about chocolate and coconuts?"

Ahead of Monday's finale, Jackson shares his recipe for the sweet holiday treat.



Who doesn't love chocolate and coconut?
FOOD NETWORK

Ingredients

Brownies:

1 stick (8 tablespoons) unsalted butter, plus more for the baking dish
2 cups semisweet chocolate chips
3/4 cup loosely packed light

brown sugar
3/4 cup granulated sugar
4 large eggs
1 teaspoon vanilla extract
1/4 teaspoon coconut extract
1 1/4 cups all-purpose flour
1/2 cup sweetened coconut flakes
1/2 cup chopped skinned

almonds, optional
1/4 teaspoon fine salt

Frosting:

1 cup sweetened coconut flakes
1 stick unsalted butter, at room temperature
1 teaspoon vanilla extract
1/2 teaspoon coconut extract

2 cups confectioners' sugar, sifted
2 to 3 tablespoons milk

Directions

• For the brownies: Preheat the oven to 325 degrees F. Line a 13-by-9-inch baking dish with parchment, overhanging the edges by about 2 inches. Coat the parchment lightly with butter.

• Melt the butter and chocolate chips together in a large heat-proof bowl set over simmering water, then remove from the heat.

• With an electric mixer on low speed, mix the sugars into the chocolate mixture, then beat in the eggs on medium speed, one at a time, until fully incorporated. Beat in the extracts.

• Mix in the flour on low speed until just combined. Fold in the coconut and nuts, if using, by hand. Fold in the salt.

• Spread the mixture into the prepared baking dish and bake

until a toothpick inserted in the center comes out almost clean, 35 to 45 minutes. Let cool completely on a rack before frosting.

• For the frosting: Meanwhile, spread the coconut flakes on a baking sheet and bake, stirring once or twice, until lightly toasted, 8 to 10 minutes. Let cool.

• Combine the butter and extracts in a large bowl and beat on medium-high until light, about 1 minute. Add the confectioners' sugar and beat on low until combined, then beat on high until light and fluffy, 1 to 2 minutes. Beat in the milk, 1 tablespoon at a time, until the frosting is easily spreadable.

• Use the parchment overhang to remove the brownies from the baking dish in one piece. Spread the frosting on the brownies and sprinkle with the toasted coconut. Cut into bars to serve. The brownies can be made up to a day ahead and refrigerated in the baking dish.

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FUN THINGS TO DO IN BOSTON THIS WEEK



Looking to have a bit of fun before all the stress of the holidays? We've got you covered. From ugly sweater parties to hanging tough with the Wahlbergs, here are the best things to do in Boston this week.

Wahlburgers Dorchester Block Party

The Wahlbergs are coming home for the holidays! In honor of the new Wahlburgers location opening in their hometown of Dorchester on Monday, the famed Boston family is throwing an epic block party to celebrate. The festivities will include food from the Wahlburgers food truck, Santa's sleigh and maybe an appearance by a Wahlberg or two. Wahlburgers will also be collecting unwrapped toys for the Boys & Girls Clubs of Dorchester.
Dec. 17, 4:30 p.m., Boston



GETTY IMAGES

South Bay, 8 Allstate Rd., Boston, wahlburgers.com

Brewers at Christmas Kick-Off Party

Join City Tap House for a special holiday party on Monday night. The event will include Christmas carolers, contests, plus a raffle featuring a swag bag of prizes from each of the breweries that'll be on tap during the venue's Brewers of Christmas

series throughout the holiday season. Proceeds will go to benefit the Pine Street Inn Homeless Shelter. Dec. 17, 5 p.m., City Tap House 10 Boston Wharf Rd., Boston, boston.citytap.com

Sexy Santa Party

The Grand is throwing a sultry take on a holiday party with their bash set for Monday night. Festive attire is encouraged, while TriAngels will be on hand to bring the

beats. Dec. 17, 10 p.m., The Grand, 58 Seaport Blvd. Suite 300, Boston, free with RSVP, 21+, thegrandboston.com

Ugly Sweater Party

The holidays are here, which means it's time to break out your ugly sweaters. Join the Boston Children's Museum for their Boston Grown-Ups Museum night on Wednesday. Enjoy trivia, games, plus a chance to win prizes if you decide to enter the ugly sweater contest. Dec. 19, 6:30 p.m., Boston Children's Museum 308 Congress St., Boston, \$30, 21+, bostonchildrensmuseum.org

Moscow Ballet's Great Russian Nutcracker

For one night only, the Moscow Ballet will be in Boston for a special performance of the Nutcracker. See this breathtaking holiday show when it takes over the Wang Theatre on Wednesday night. Dec. 19, 7 p.m., Wang Theatre, 270 Tremont St., \$43.75+, boch-center.org

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Sandra Bullock stars in Netflix's post-apocalyptic thriller.

Why 'Bird Box' isn't Netflix's version of 'A Quiet Place'

Director Susanne Bier explains why "they are two very, very different movies."



GREGORY WAKEMAN
GregoryWakeman@metro.us

It was long before "Bird Box" when Oscar winner Sandra Bullock and acclaimed Danish director Susanne Bier started to search for a project to work on together.

But when they first read Eric Heisserer's adaptation of Josh Malerman's book around five years ago, they both had no interest in collaborating on it.

However, when they returned to the script last year, the social and political climate had altered so much that "Bird Box" — which revolves around Bullock's Malorie and two children trekking through a forest and down a river blindfolded in order to avoid a supernatural catastrophe that has caused its victims to see their worst fears and commit suicide — suddenly felt extremely relevant.

"There is a current tone that feels way more relevant to today rather than when the book came out," Bier tells Metro. "I immediately thought that this could be interesting."

Bier also was attracted to "Bird Box" because she recognized the opportunity to create a contemporary and seldom seen heroine with Bullock's Malorie.

"I saw something with her part. The chance to do something I hadn't done before. Both dealing with a post-apocalyptic world but also addressing a kind of contemporary heroine. One that is very unconventional," says Bier. "Malorie in the beginning of the movie is a pregnant woman that is enclosed and doesn't want to let people into

her life. But throughout the course of the film, enough stuff and crazy things happen to her that she becomes more and more in charge of her motherhood."

Bier and Bullock talked repeatedly about what they wanted to explore and see with the character of Malorie, especially when it came to testing and pushing viewers with her uncompromising and tough treatment of the children.

"She is wary, she is harsh, she is brutal, and sometimes when you see her you might think she's being too stern. But she is doing it to protect those kids and ensure their survival," says Bier. "I found that really interesting, that the film would show that side of motherhood that is so rarely seen. The forcefulness of the mother to make sure her kids are going to survive. That determination and lack of compromise was really interesting."

The release of the "Bird Box" trailer back in October immediately led to comparisons to John Krasinski's "A Quiet Place," which revolves around monsters using sound to hunt humans, thus sign language is used by its characters throughout the mostly silent movie.

"I think 'A Quiet Place' is a really, really great film," insists Bier when I bring up these comparisons. "But a part of me thinks the reason that they do get compared is that they're both post-apocalyptic movies."

"They also both have two really strong female leads," she adds. "And there aren't that many films with female leads, so there tends to be an automatic thing with that. But really they are two very, very different movies."

"Bird Box" debuts Dec. 21 on Netflix.



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With the *Viagra* Patent About to Expire, a New Sex Pill Takes the Spotlight

A patented pill costing less than \$1 a dose stands to help millions of men with failing sex lives; no prescription will be required

By Ray Wilson
Associated Health Press

AHP— A new sex pill is set to take the spotlight with the *Viagra* patent about to expire. But unlike the former, it won't require a prescription and is priced just under a \$1 a dose.

The new pill called *Vesele* is part of a new class of performance enhancers for men, which work instantaneously on the body and mind triggering arousal and firmer, harder erections.

Formulated with a special compound known as an "accelerator", *Vesele* can transport its active ingredients faster and more efficiently into the blood stream, where it begins to work its magic.

The patented ingredient blend initiates a process known as vasodilation, which causes arteries and vessels throughout the body to expand. This allows blood to flow directly to penis and genitals, resulting in harder erections which last longer. *Cialis* and *Viagra* are based around a similar concept.

But what makes *Vesele* so remarkable, and what these other sex pills can't do, is that also directs a small portion of this blood flow to the brain, which creates feelings of intense arousal. In laymen's terms, users become incredibly excited and turned on.

This is why the makers of *Vesele* say their pill has worked so effectively in clinical trials. It stimulates the two most important organs for great sex, the penis and the brain.

The Brain Erection Connection

Until now, medical researchers did not fully understand the brain-erection connection. It has now been made clear with *Vesele*. When both are supplied with a constant blood flow, men are harder and firmer for longer...and have unbelievable sex drives.

"Most of the research and treatment methods for men's sexual failures have focused on physiological factors and have neglected the emotional ones. For the leading sex drugs to work, like *Cialis* and *Viagra*, you need visual stimulation" explains Dr. Henry Esber, the creator of *Vesele*.

"And although they work for some men, the majority experience absolutely no fulfillment during sex.

According to research published by the National Institute of Health, 50% of men taking these drugs stop responding or can't tolerate their side effects...and on top of that they spend \$50 per pill and it doesn't even work half the time.

This is what makes *Vesele* so different and effective. It floods the blood stream with key ingredients which cause arteries all over the body to

expand. The patented accelerator speeds up this process even more.

The result is a rush of blood flow to the penis and brain, helping to create an impressive erection and a surging desire for sex. Often, this is all men need to get going. And when taken regularly, many men say they are energized and aroused all day."

Great Sex At Any Age

With the conclusion of their latest human clinical use survey trial, Dr. Esber and his team are now offering *Vesele* in the US. And regardless of the market, its sales are exploding.

Men across the country are eager to get their hands on the new pill and according to the research, they should be.

In the trial above, as compared to baseline, men taking *Vesele* saw a staggering 85% improvement in erection hardness over a four-month period. Their erections also lasted twice as long.

These same men also experienced an astounding 82% increase in the desire for sex (libido/sex drive) and an even greater improvement in overall satisfaction and ability to satisfy their partners.

Many men taking *Vesele* described feeling horny and aroused through the day. The anticipation before sex was amazing. They were also easily turned on. Their moods were more upbeat and positive, too.

Faster Absorption into the Blood Stream

Vesele is made up of three specialized ingredients: two clinical strength vasodilators and a patented absorption enhancer often called an accelerator. According to an enormous amount of clinical data, each is very safe.

Research shows that with age, many men lose their desire and interest in sex. They also struggle to produce an erection firm enough for penetration.

And although there are many theories as to why this happens (including a loss in testosterone) one thing is certain, inadequate blood flow is virtually always to blame. That's why sex drug manufacturers focus on blood flow, it makes your erection hard.

But what's more surprising, and what these manufacturers have failed to consider, is that lack of blood flow can also kill your sex drive. That's because blood supplies energy for the brain. This energy is required for creating brainwaves that cause excitability and arousal.

Studies show the *Vesele* stimulates the entire cardiovascular system, including the arteries that lead to both the brain and penis. The extreme concentration of the ingredients combined with the accelerator ensures that this process starts quickly.

The sexual benefits of *Vesele* are also multiplied



Expiring Patent Opens the Door to a New Sex Pill: *Vesele* is a new pill that cost just \$1 a dose does not require a prescription. It works on both body and mind to increase arousal and erection hardness.

as its ingredients build up in the system over time. This is why many men take it every single day.

Recent Studies Show Positive Effects on Women

In the same study referenced throughout, *Vesele* was also shown to have an amazing (and somewhat surprising) effect on women too. That's because the same arteries and vessels that carry blood and oxygen to the brain and genitals are the same in men and women.

"In our most recent study, women taking *Vesele* saw a stunning 52% improvement in arousal and sex drive. Perhaps more impressive, they also experienced a 57% improvement in lubrication.

You can imagine why some couples are taking *Vesele* together. Everything feels better. Everything works better. Everyone performs better. It's truly amazing."

A New Frontier of Non-Prescription Sex Pills

With daily use, *Vesele* is helping men (and women) restore failing sex lives and overcome sexual let downs without side effect or expense.

Through a patented absorption enhancer, the *Vesele* formula hits the bloodstream quickly, resulting in phenomenal improvements in erection firmness and hardness. By boosting blood flow to the brain, users also experience sexual urges and arousal they often haven't felt in years.

Where to Find Vesele

This is the official release of *Vesele* in Massachusetts. As such, the company is offering a special discounted supply to anyone who calls within the next 48 hours.

A special hotline number and discounted pricing has been created for all Massachusetts residents. Discounts will be available starting today at 6:00AM and will automatically be applied to all callers.

Your Toll-Free Hotline number is 1-800-749-2191 and will only be open for the next 48 hours. Only a limited discounted supply of *Vesele* is currently available in your region.

THESE STATEMENTS HAVE NOT BEEN EVALUATED BY THE U.S. FOOD AND DRUG ADMINISTRATION. THIS PRODUCT IS NOT INTENDED TO DIAGNOSE, TREAT, CURE OR PREVENT ANY DISEASE. RESULTS NOT TYPICAL.

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MONDAY, DECEMBER 17, 2018



Margot Robbie and Saoirse Ronan on the cost of being a woman in a male-dominated world

The "Mary Queen of Scots" stars also recall being set up by Richard Curtis.



GREGORY WAKEMAN
Gregory.Wakeman@metro.us

We have Richard Curtis to thank for Margot Robbie and Saoirse Ronan's friendship and collaboration in "Mary Queen of Scots."

The pair were not only introduced to each other back in early 2016, when Ronan was on Broadway in "The Crucible"; at one of the "Love Actually" director's famous dinner parties, they were purposely seated next to each other by the Englishman, too.

"From that moment on I was like, 'This chick is rad.' I knew I wanted to work with her," Robbie tells Metro. "So when I heard about 'Mary Queen of Scots,' and I knew Saoirse was involved, I immediately wanted to sign up."

There was just one problem, though. Robbie didn't think she could play the historical figure of Queen Elizabeth.

"I didn't go to drama school. I didn't go to university. I had it in my head that in order to play such a prominent historical character I should be well-versed in this world. I didn't feel like I deserved to play her," says Robbie. "Such iconic actors have played her, too. Cate Blanchett. Katharine Hepburn. Helen Mirren.

Judi Dench. The list literally doesn't stop. I was like, 'I don't belong in that group.' They're insane. They're so good."

"So are you," is both Ronan's instant response and the ultimate proof of the bond and friendship between the pair, who are formidable as the warring queens of Scotland and England who both felt they were the rightful rulers of the countries.

Robbie ultimately found her way into the film after being told by director Josie Rourke that she would be playing a young woman rather than a queen. This idea of injecting some much-needed youth into the "stuffy" period genre was especially attractive to Ronan, who has spent six years attached to the film.

"What we wanted to bring back into the political drama was youth, and see these women with the fellas they were with — their mates, their kids — and have it be personable," Ronan explains. "You just end up looking back at history and taking it very, very seriously."

But even though the events of the film unfold in the 1500s, both Ronan and Robbie knew that there was a particular timeliness to the material.

"I think the movie in general explores the idea of the cost of power. Especially being a woman in a male-dominated world. And being in a leadership position and the sacrific-

es you have to make," says Robbie. "In my head, she didn't want to be queen. By the end of the story she had to give up her womanhood. Be nothing more than the queen. The throne. The crown."

For Ronan, the modern resonance of the film is in the similarities between the gaze that's put upon the queens and the one that hounds people in the public eye today.

"People think, 'Oh they have everything.' But all anyone really wants is to connect to another person," says Ronan. "We want people to come away from this and not see them as queens. To see them as people who had a lot of responsibility and a lot of weight on their shoulders and that they were just people doing their best."

Robbie also hopes that "Mary Queen of Scots" can correct the common historical consensus that the struggles between Mary and Elizabeth was "just one big catfight."

"I felt so much frustration on their behalf because of how much the men were holding them apart and pitting them against each other," says Robbie. "They really were yearning for a sister and a confidant, especially Elizabeth. She recognized that Mary was the only human who knew what she was going through, and the position she was in. So it is tragic they were held apart."

"Mary Queen of Scots" is now in theaters.

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How to manage student loan debt without making it worse



NerdWallet is a personal finance website.

When you're struggling financially, keeping up with your student loan payments might feel like you're stuck on a runaway train — and student loan forbearance, which allows you to pause these payments temporarily, might look like a soft landing. But watch out: Although forbearance is undeniably quick and easy to set up, its high costs can leave you hurting.

A NerdWallet survey, conducted online by The Harris Poll, found that two-thirds of Americans (66%) don't know that interest continues to accrue at the regular rate when federal student loans are in forbearance. That interest adds up fast: NerdWallet's analysis shows that if borrowers currently in forbearance kept their balance there for 12 months without making interest payments, they'd add



an average of \$2,199 in interest charges to their debt, assuming the current 5.05% fixed interest rate for direct subsidized and unsubsidized loans for undergraduates and a balance of \$43,538. At the end of the forbearance period, those interest charges could drive up monthly payments, making a bad situation worse.

Forbearance might seem like an appealing option because it's simple to set up; putting loans into general forbearance can be done with just a phone call. In some cases, schools even recommend it to borrowers who are falling behind on payments. But often, it's not your best option. Here's

what you can do instead.

Consider deferment for subsidized loans Forbearance has a lot in common with deferment: Both allow you to hit the brakes on student loan payments for a time. The main difference: Subsidized loans and Perkins loans don't accrue interest in deferment. (Unsubsidized loans do.)

For subsidized loans, or federal loans awarded based on financial need, "I would definitely recommend exhausting any deferment periods first," says Colleen Campbell, associate director of post-secondary education at the Center for American Progress, a public policy research organization.

able forbearance option in your back pocket, in case you're ever in a more pressing financial bind and need quick relief.

Low income? Try an income-driven repayment plan For borrowers who aren't making enough money to cover student loan payments, setting up an income-driven repayment plan could be a smart move. Consider the Revised Pay As You Earn plan, or REPAYE, which doesn't come with any income requirements. With this plan, which requires you to recertify your income and family size each year:

Your required payment will generally be 10% of your discretionary income. After you make payments for 20 or 25 years, your loan balance is forgiven.

If your payments aren't large enough to cover your interest costs, all or part of the interest that accrues during that time will be paid for by the government. Eligible borrowers with no income, or very low income, won't have to make payments at all under REPAYE. But unlike with forbearance, they won't have to pay the full amount of interest that accrues while in this plan, and after 20 or 25 years of payments, their remaining balance will be forgiven (although they may have to pay income tax on the forgiven balance).

If you have private student loans, income-driven repayment plans aren't an option for you. However, you might be able to contact your lender and modify your payments. **CLAIRE TSOSIE**

You'll need to meet eligibility requirements to get a deferment, though; that's not the case with forbearance, which you can often get for almost any reason.

Another benefit: If you qualify for deferment, you can keep that more flex-

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3 Takeaways from Pats' 17-10 loss to Steelers

The Pats have now lost two straight games on the road.



JOVAN ALFORD
jovan.alford@metro.us

After losing on a miraculous play last week to the Miami Dolphins, the New England Patriots (9-5) lost 17-10 to the Pittsburgh Steelers (8-5-1) in the Steel City on Sunday.

It was not an easy game for New England as Pittsburgh dominated them on both sides of the ball in the first half. The Pats tried to get their act together in the second half and actually had a chance to tie it at the end.

But the Steelers' defense did a great job of pressuring quarterback Tom Brady and making tight end Rob Gronkowski a non-factor in the red zone.

The Patriots have now suffered back-to-back losses in December for the first time since 2002, and will have to wait another week to clinch a playoff berth.

Here are three takeaways from this AFC battle:

1. PATS WILL HAVE TO WAIT TO CLINCH THE DIVISION

Heading into Sunday's game against the Steelers,

the Patriots were the third seed behind the Houston Texans (10-4) who defeated the New York Jets on Saturday night and owned the second seed.

However, with a victory over Pittsburgh, New England had an opportunity

to not only win the AFC East but also clinch a playoff berth. As we see, that did not happen as this loss further cemented them as the third seed in the AFC playoffs.

If the playoffs started today, the Pats would be

facing the upstart Baltimore Ravens on wild card weekend.

2. THE DEFENSE CAN'T STOP SAMUELS

For the second week in a row, the Pittsburgh Steelers were without second-year running back James Conner. This meant that it would be the Jaylen Samuels show once again.

After a quiet performance last week against Oakland, the rookie out of NC State had a career day against New England's defense, which came into Sunday's game giving up 113 yards per game on the ground.

Samuels had 142 rushing yards on 19 carries, which was more than what New England's running game mustered on the ground.

This is the second week in a row that New England has given up over 100 yards on the ground.

3. PATS CANNOT OVERCOME MISTAKES

If New England wants to understand why they lost another winnable game on the road, all they have to do is look at the number of penalties and penalty yardage.

The Pats committed many penalties over the course of the game and it cost them precious field position. In total, New England committed 14 penalties for 106 yards.

When you are giving up that many yards in penalties, it makes your life tougher.

Along with the penalties, New England's offense really could not capitalize off of two Duron Harmon interceptions. Brady, instead, made a critical mistake late in the fourth quarter, throwing his first red-zone interception in 180 pass attempts.



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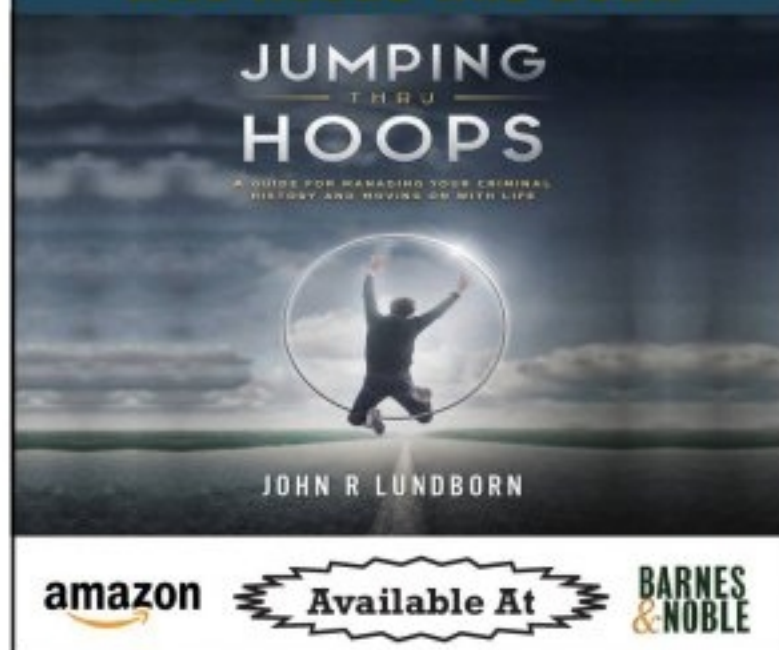
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LEGAL NOTICES

CITATION ON PETITION FOR FORMAL ADJUDICATION

Docket No. SU18P2442EA

Commonwealth of Massachusetts

The Trial Court

Probate and Family Court

Estate of: James H. Kindell

Date of Death: 08/10/2018

Suffolk Probate and Family Court

24 New Chardon Street, Boston, MA 02114

(617)788-8300

To all interested persons: A Petition for Formal Probate of Will with Appointment of Personal Representative has been filed by Robert R. Simmons of Bristol ME requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that: Robert R. Simmons of Bristol ME be appointed as Personal Representative(s) of said estate to serve Without Surety on the bond in an unsupervised administration.

IMPORTANT NOTICE

You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: 10:00 a.m. on the return day of 01/09/2019.

This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.

WITNESS, Hon. Brian J. Dunn, First Justice of this Court.

Date: November 28, 2018

[Signature]
Hon. Brian J. Dunn, First Justice of this Court

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LEGAL NOTICES

NOTICE AND ORDER:

Petition for Appointment of Guardian of a Minor

Docket No. SU18P1861GD

Commonwealth of Massachusetts

The Trial Court

Probate and Family Court

In the interests of **Zaiden D. Bond**

of **E. Boston, MA**

Minor

Suffolk Probate and Family Court

24 New Chardon Street, Boston, MA 02114

NOTICE TO ALL INTERESTED PARTIES

1. Hearing Date/Time: A hearing on a Petition for Appointment of Guardian of a Minor filed on 08/24/2018 by Edwin Cruz of Boston, MA will be held 01/08/2019 08:30 AM Review Hearing Located Probate & Family Court, 24 New Chardon St. Boston, MA 02114

2. Response to Petition: You may respond by filing a written response to the Petition or by appearing at the hearing. If you choose to file a written response, you need to: File the original with the Court; and Mail a copy to all interested parties at least five (5) business days before the hearing.

3. Counsel for the Minor: The minor (or an adult on behalf of the minor) has the right to request that counsel be appointed for the minor.

4. Counsel for Parents: If you are a parent of the minor child who is the subject of this proceeding you have a right to be represented by an attorney. If you want an attorney and cannot afford to pay for one and if you give proof that you are indigent, an attorney will be assigned to you. Your request for an attorney should be made immediately by filling out the Application of Appointment of Counsel form. Submit the application form in person or by mail at the court location where your case is going to be heard.

5. Presence of the Minor at Hearing: A minor over age 14 has the right to be present at any hearing, unless the Court finds that it is not in the minor's best interests.

Date: December 10, 2018

COMMONWEALTH OF MASSACHUSETTS

(SEAL)

LAND COURT

18 SM 006808

DEPARTMENT OF THE TRIAL COURT

ORDER OF NOTICE

TO: Heirs, Devisees and Legal Representatives of the Estate of Rosetta Skinner; Rosalita Skinner and to all persons entitled to the benefit of the Servicemembers Civil Relief Act, 50 U.S.C. 50 §3901 (et seq):

Wells Fargo Bank, National Association, as Trustee for MASTR Asset Backed Securities Trust 2004-OPT2, Mortgage Pass-Through Certificates, Series 2004-OPT2 claiming to have an interest in a Mortgage covering real property in Boston (Mattapan), numbered 15 Marcy Road, given by Rosetta Skinner to Shamrock Financial Corporation, dated April 28, 2004 and recorded with the Suffolk County Registry of Deeds at Book 34414, Page 78 as affected by a Loan Modification recorded on May 15, 2008 in Said Registry of Deeds at Book 43531, Page 330 and now held by plaintiff by assignment has/have filed with this court a complaint for determination of Defendant's/Defendants' Servicemembers status.

If you now are, or recently have been, in the active military service of the United States of America, then you may be entitled to the benefits of the Servicemembers Civil Relief Act. If you object to a foreclosure of the above-mentioned property on that basis, then you or your attorney must file a written appearance and answer in this court at Three Pemberton Square, Boston, MA 02108 on or before January 14, 2019 or you may be forever barred from claiming that you are entitled to the benefits of said Act.

Witness, GORDON H. PIPER Chief Justice of this Court on November 28, 2018
Attest:

Deborah J. Patterson
Recorder
(13-019443 Orleans)

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TRUST CITATION

Docket No. SU477720

Commonwealth of Massachusetts

The Trial Court

Probate and Family Court

The Cecile R. & E. C. Stowell Trust fbo Ellery C. Stowell, Jr.

In the matter of:

Suffolk Probate and Family Court

24 New Chardon Street, Boston, MA 02114

(617)788-8300

To all interested persons:

A Petition has been filed by: **Adrienne Smith of Boston MA** requesting Divided the Remainder of the Ellery Cory Stowell, Jr. (SU477720) into two Equal Shares to be Distributed as Follows: Add One Share to the Anne Stowell Valet Trust (SU477718) and One Share to the Isabel Roby Stowell Trust (SU477719). Additionally Petitioner Seeks to Resign as Co-Trustee of Each of the Three Aforementioned Trusts.

You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: **10:00 a.m. on 01/04/2019.**

This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an Affidavit of Objections within thirty (30) days of the return date, action may be taken without further notice to you.

WITNESS, Hon. Brian J. Dunn, First Justice of this Court.

Date: November 28, 2018

INFORMAL PROBATE PUBLICATION NOTICE

Docket No. SU18P2298EA

Commonwealth of Massachusetts

The Trial Court

Probate and Family Court

Estate of: **Ann L Sheehan**

Also Known As:

Date of Death: **8/10/2018**

Suffolk Division

To all persons interested in the above captioned estate, by Petition of Petitioner **William J Sheehan of Boston MA** a Will has been admitted to informal probate. **William J Sheehan of Boston MA** has been informally appointed as the Personal Representative of the estate to serve without surety on the bond.

The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.

CITATION ON PETITION FOR FORMAL ADJUDICATION

Docket No. SU18P2443EA

Commonwealth of Massachusetts

The Trial Court

Probate and Family Court

Estate of: **Queenette Simmons Kindell**

Date of Death: **08/23/2018**

Suffolk Probate and Family Court

24 New Chardon Street, Boston, MA 02114

(617)788-8300

To all interested persons: A Petition for Formal Probate of Will with Appointment of Personal Representative has been filed by **Robert Simmons of Bristol ME** requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that: **Robert Simmons of Bristol ME** be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **an unsupervised** administration.

IMPORTANT NOTICE

You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection at this Court before: **10:00 a.m. on the return day of 01/09/2019.**

This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.

WITNESS, Hon. Brian J. Dunn, First Justice of this Court.

Date: November 28, 2018

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GAMES

metro.us/crossword

ACROSS

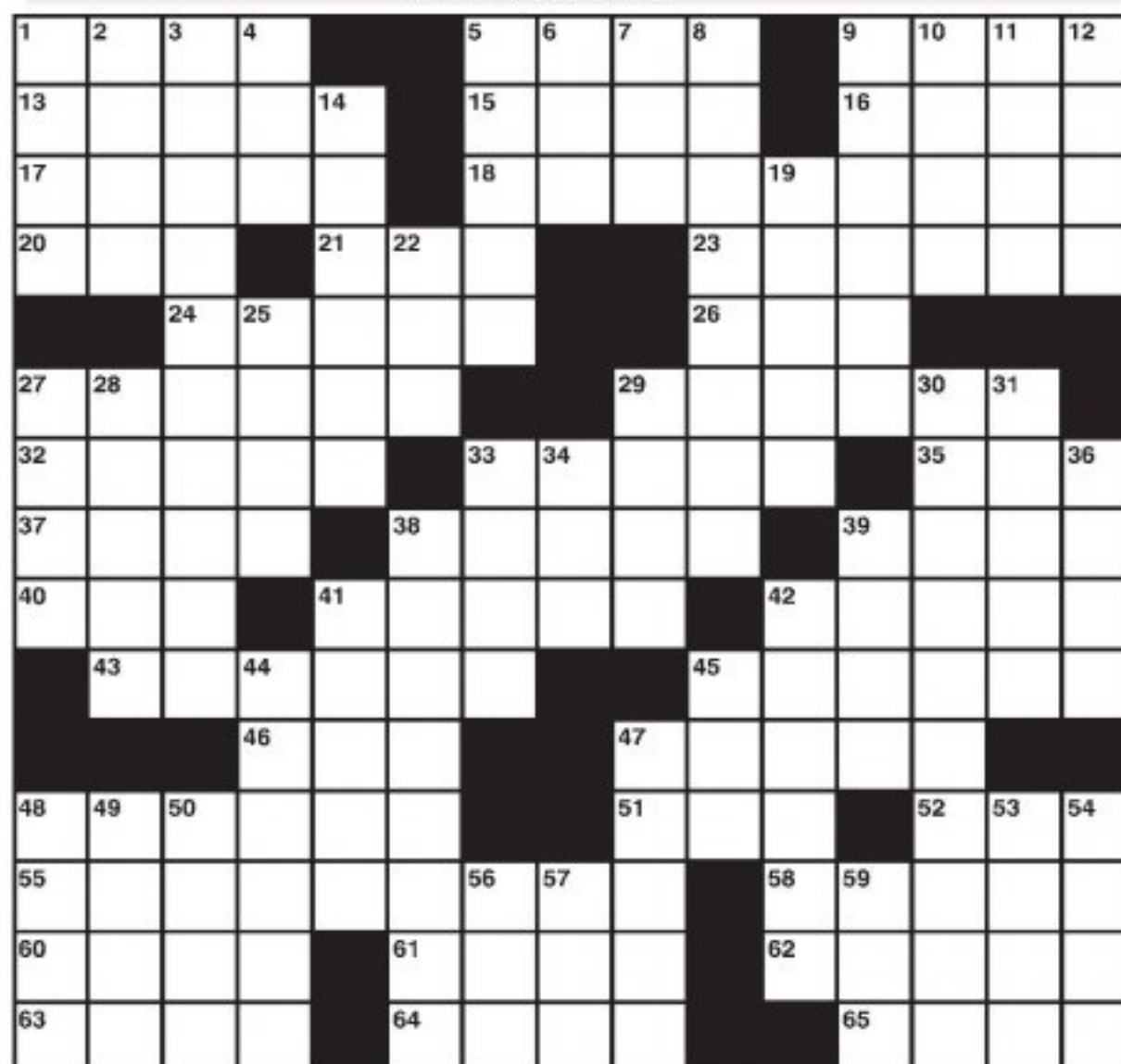
1 ___ into court; sue
 5 Tree covering
 9 ___ around; go bargain-hunting
 13 Landlord
 15 "___ the Roof"; 1962 hit for The Drifters
 16 Melody
 17 Bart's mom
 18 Law
 20 Place for an iris
 21 Endeavor
 23 Giggle nervously
 24 FBI wanted poster name
 26 20th letter
 27 State-of-the-art
 29 ___ basket; Yogi Bear's joy
 32 Very angry
 33 Polish
 35 Cow's comment
 37 Captures
 38 Street talk
 39 Spick-and-___; very clean
 40 Queasy
 41 Largest U.S. bank
 42 On the ___; unrestrained

43 Deodorant brand
 45 Cuts of beef
 46 Actor Linden
 47 Couples
 48 Take willingly
 51 Is ___ to; probably will
 52 Knot-tying words
 55 Attorney
 58 Subsided
 60 "Who Wants ___ a Millionaire"
 61 Defeat decisively
 62 Reigned
 63 Kill
 64 Lively
 65 Prescriptions, for short

DOWN

1 Residence
 2 "___ in a Manger"
 3 Like terrible handwriting
 4 Table support
 5 Life ___; ring-shaped floats
 6 Four months from now; abbr.
 7 Singer Stewart
 8 Making booties
 9 NY's ___ Island
 10 Actress Helen
 11 "___ in Love With Amy"
 12 Look through a keyhole

14 Accept one's pension
 19 Charlotte, to Prince Harry
 22 ___ for office; campaigned
 25 "Why don't we!"
 27 Twiggy's skirt
 28 Grad exams, often
 29 Forest tree
 30 Not doable
 31 Seashore
 33 Thin strip of wood
 34 ___-been; one no longer popular
 36 Change for a five
 38 Havens
 39 Zoom skyward
 41 Casino game
 42 Dawdle
 44 VP between Gore and Biden
 45 Snoop Dogg's music
 47 Shindig
 48 Juggling ___; multitasking situations
 49 Weather forecast
 50 Nation in the Caribbean
 53 Action
 54 Likelihood
 56 Cut off
 57 "___ Father, Who art in heaven..."
 59 Tramp

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	2	8	1	3				
			7	6	8	3		
3	7	1	2	4				
8		3		7				1
2		9	8	1	3	5		7
7				9		8		4
				2	6	1	4	9
		2	4	8	1			
				5	7	6	2	

metro.us/horoscopes

Aries Enthusiasm is great, as long as you don't let your emotions mess things up. Whatever you say or do, have a strategy in place and a goal in mind.

Taurus Much can be accomplished if you go about it the right way. Lay out a plan, recruit people who have something to offer and put your best foot forward.

Gemini Keep things in perspective. It will be easy for you or someone you are dealing with to stretch the truth or offer a false assessment of a time-sensitive job.

Cancer Personal growth and change are highlighted. Put some energy behind your strategies for better health, happier relationships and creative ideas.

Leo Not everyone will be happy with the changes you make, but the ones who are will support and help you get things done. An emotional change will be a wake-up call.

Virgo Do what you can to help those less fortunate. Don't let someone's extravagance or indulgent behavior get in your way. Choose your path and do what's right and best for you.

Libra Learn from someone else's experience. Get together with friends or family. Consider making a change that will improve your life. Don't tolerate someone who is constantly putting you down.

Scorpio Reach out to people who share your beliefs or are heading in a similar direction as you and make arrangements to collaborate. Getting a different point of view will stimulate your imagination.

Sagittarius Fix up your space or spend time with loved ones. Being a homebody will bring out the best in you and help you prepare for upcoming festivities. Nurture others and pamper yourself.

Capricorn Getting along with some people will not be easy. Don't let emotions take charge or opinions lead to arguments. In the spirit of the season offer help, not hindrance.

Aquarius Take care of details at work and address issues you may have about your job or someone else's. Making innovative suggestions in a positive manner will encourage others to try harder.

Pisces Be careful not to upset someone in charge. An act of benevolence will help you overcome someone's critical point of view. A personal or physical change is encouraged. Avoid negative people. EUGENIA LAST

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Yesterday's Answers

	R	I	B		O	F	T	E	N		A	L	P	S
C	O	L	E		C	L	A	S	H		C	O	A	L
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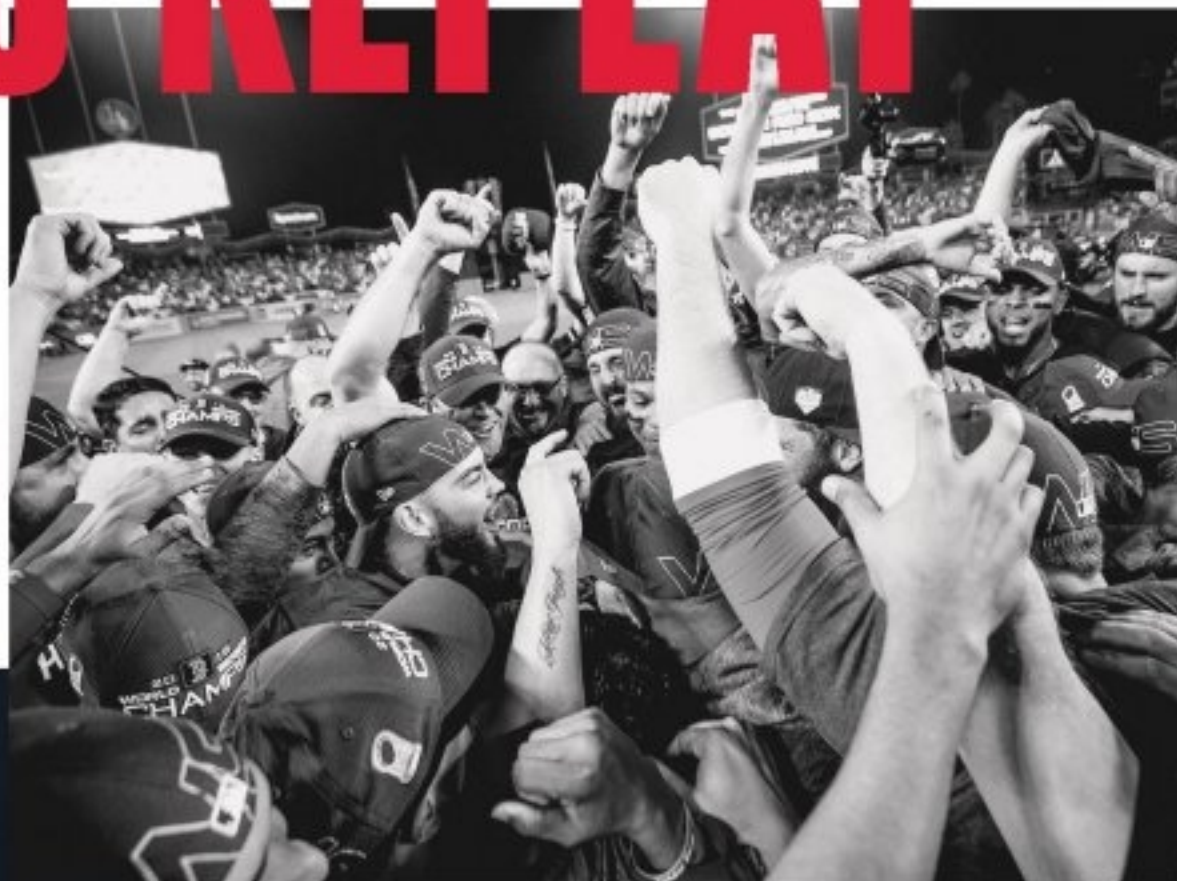
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A photograph of a young couple smiling and embracing. The woman has voluminous curly hair and is wearing a dark jacket. The man is wearing a light blue knit beanie, a plaid shirt, and a tan jacket. They are outdoors, with a blurred background of a building and trees.

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